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THE POOR IN CITY AND SUBURB, 1964.

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DATA ON WHITE AND NONWHITE POVERTY IN URBAN AND SUBURBAN AREAS ARE SURVEYED AND COMPARED IN THIS ARTICLE. IN SEVERAL SECTIONS POVERTY STATUS AND RACE, AGE, AND METROPOLITAN OR NONMETROPOLITAN RESIDENCE ARE DISCUSSED IN RELATION TO URBAN PROBLEMS, POPULATION TRENDS, PLACE OF RESIDENCE, AND DIFFERENCES IN THE CHARACTERISTICS OF URBAN AND SUBURBAN HOUSEHOLDS. OTHER SECTIONS OF THE PAPER DEAL WITH EMPLOYMENT AND INCOME, THE AGED POOR, AND FAMILIES WITH YOUNG CHILDREN, AND ONE SECTION OFFERS A POPULATION PROFILE OF A CITY. THE DATA ARE SUMMARIZED IN NINE TABLES. AVAILABLE FROM SOCIAL SECURITY BULLETIN, 29(2)/22-37, DECEMBER 1966, PRICE $0.25. (NH)

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The Poor in City and Suburb, 1964

by MOLLIE ORSHANSKY*

Deprivation among nonwhite families generally, and their virtual exclusion from the suburbs in many parts of the country, has focused attention on the central city ghettos of nonwhite poor. But the cloak of poverty has many colors. In the central cities, as elsewhere, it is not restricted to the nonwhite population: Over all, the white poor outnumber those nonwhite in the cities of 50,000 or more, as well as in their suburbs. Though close to half the inhabitants in some large cities may be nonwhite, in March 1965 for the Nation as a whole, 4 out of 5 households in the central cities of metropolitan areas were white. On the other hand, in the areas surrounding the central cities, all but 5 out of every 100 households were white.

IT IS BY NOW well-established that though the majority in the United States are privileged to live well, a sizable minority must manage on incomes too meager to provide even the barest necessities. It is also acknowledged that some groups are more vulnerable than others to economic privation. The ranks of the poor reveal sharply who are the Americans bypassed on the road to affluence and the kinds of communities in which they reside. The historic concern with the unfavorable economic status of the South, compared with the rest of the country, is reinforced by the finding that half of all the families on the Nation's poverty roster and seven-tenths of the nonwhite families ranked poor live in a Southern State. On the other hand, to our long-standing preoccupation with the low incomes prevalent in many rural places must now be added the realization that some of the direst pockets of poverty are to be found within our large cities.

Despite much upgrading and attempts at redress the scourge of poverty today still afflicts the nonwhite population at a rate more than three times that of the white. Accordingly, the 34 million counted poor by their 1964 income included half the country's nonwhite population but only a seventh of the white. By the same token, though city dwellers on the whole are better off financially than those in the country, inside our big cities—which now spell home to a majority of nonwhite Americans—poverty strikes at a rate one and two-thirds as high as it does in the surrounding suburbs.

Thus among the Nation's nonwhite poor, 2 out of 5 lived inside a central city but only 1 in 4 of the white poor were similarly located. Yet, though the poverty of the Negro is predominantly the poverty of the central city, he holds no monopoly on it: in sheer numbers the white poor in the cities outweigh the nonwhite poor by more than a fourth, and among persons aged 65 or older—the Nation's most poverty-prone age group—the number of white poor in the central cities was over five times as great as the number of nonwhite. The city slums that wall off some of America's needy have no color barriers.

PROBLEMS OF THE CITY

Recent statistics on the economic and social characteristics of the metropolitan population attest to some of the difficulties currently facing many of our large cities.[1] The demands on them for health, education, and welfare services are growing, but the funds on which they can draw to meet these demands are not rising in proportion.

Compared with the suburbs around them, the Nation's central cities early in 1965 had an overrepresentation of aged persons. The aged, like young children, may well require special community effort if they are to get all the care they should have.

Because there were proportionately more all-adult households in central cities, the cities had only four-fifths as many young children to provide for as the suburbs. But the children in the city were much more likely to be growing up in a home minus a father, in a nonwhite family, or

*Office of Research and Statistics. For earlier articles in the series on poverty by Mollie Orshansky, see the *Bulletin* for January and July 1965 and for April and

[1] See also the Bureau of the Census, "Income in 1964 of Families and Unrelated Individuals by Metropolitan-Nonmetropolitan Residence," *Current Population Reports: Consumer Income* (Series P-60, No. 48).

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in another family that customarily has low income and thus to be more dependent on what the community would provide.

In parallel fashion, aged persons who lived in the city were not so well off as those who lived in the suburbs. Compared with those in the suburbs, the city dwellers aged 65 or older more often lived alone and so would have no one at home to look after them in case of illness; they rented rather than owned their home and so would need more cash for daily living expenses; and more of them relied in whole or in part on public assistance for support.

The overall economic disadvantage of the city family was, after all, what could be expected of a household relying on a breadwinner with only limited earning power, or indeed having no breadwinner at all. The head of a family in the city was more likely to be out of the labor force altogether than was a family head in the suburbs. If he was in the labor force he was more likely to be currently looking for a job than working at one. If he was working, it was more likely to be at a job that was low-skilled and ill-paying. In more of the central-city families the man at the head was at least 55 years old, a time well past the earnings prime of the average worker. All told, households in the central cities were apt to have lower incomes in relation to their needs than was the case in the suburbs.

As a rule white families have more opportunity than nonwhite families to make their home in the suburbs surrounding a large city. Nevertheless, for many white families today—as indeed for most nonwhite families—if they are to live in a metropolitan area at all, it will still be in the central city. And for white and nonwhite families alike, where they live will be in part contingent upon their current finances and in part upon their stage in the family life cycle.

Thus in 1964, whether poor or nonpoor, white metropolitan families with school-age children were more apt to be in the suburbs than families without children, but the preference was more pronounced when income was above the poverty line. For older families who usually haven't any young children at home, the opposite was true: the nonpoor families were more likely to be city dwellers than the poor. It is not possible to say at this point how many of the older white families had come back to a central city from the suburbs after the children were grown and how many of them were merely continuing their residence

TABLE 1.—Percentage distribution of the population by metropolitan-nonmetropolitan residence and by age, race, and poverty status in 1964

Age, race, and poverty status of person	Number of persons (in millions) [1]	Percentage distribution				
		Total	Metropolitan area		Nonmetropolitan area	
			In central cities	Outside central cities	Nonfarm	Farm
Total, all ages	189.9	100.0	30.9	33.0	29.2	7.0
White	167.5	100.0	28.0	35.2	29.8	6.9
Nonwhite	22.4	100.0	51.9	16.2	24.0	7.9
Under age 6	24.7	100.0	30.1	34.1	29.7	6.1
White	20.8	100.0	26.2	37.6	30.5	5.8
Nonwhite	3.8	100.0	51.4	15.2	25.7	7.7
Aged 6–15	38.3	100.0	27.2	34.1	30.2	8.4
White	32.9	100.0	23.9	37.1	30.9	8.1
Nonwhite	5.3	100.0	47.9	15.7	26.3	10.0
Aged 16–21	18.0	100.0	29.8	32.8	30.0	7.4
White	15.7	100.0	27.0	35.2	30.9	6.9
Nonwhite	2.2	100.0	49.8	15.8	23.3	11.1
Aged 22–64	91.6	100.0	32.2	33.4	27.9	6.5
White	82.0	100.0	29.4	35.4	28.7	6.6
Nonwhite	9.7	100.0	55.9	16.9	21.1	6.0
Aged 65 and over	17.4	100.0	34.0	26.7	31.9	7.3
White	16.0	100.0	33.1	27.7	31.9	7.3
Nonwhite	1.4	100.0	44.6	15.4	32.5	7.5
Poor [2]	34.3	100.0	29.4	18.4	39.5	12.7
White	23.6	100.0	23.8	21.8	41.5	12.9
Nonwhite	10.6	100.0	41.7	10.8	35.1	12.5
Under age 6	5.8	100.0	33.1	18.5	36.7	11.7
White	3.5	100.0	25.5	23.8	38.0	12.7
Nonwhite	2.3	100.0	44.7	10.4	34.6	10.3
Aged 6–15	8.2	100.0	28.0	18.0	38.7	15.3
White	5.1	100.0	20.3	22.5	41.2	16.0
Nonwhite	3.1	100.0	40.6	10.6	34.7	14.1
Aged 16–21	3.0	100.0	27.5	18.0	40.8	13.7
White	2.0	100.0	21.7	22.3	44.0	12.0
Nonwhite	1.0	100.0	39.2	9.4	34.3	17.1
Aged 22–64	11.9	100.0	28.7	18.0	39.3	13.9
White	8.5	100.0	23.0	21.0	41.8	14.7
Nonwhite	3.5	100.0	42.6	10.7	34.6	12.1
Aged 65 and over	5.4	100.0	29.7	19.9	43.5	7.0
White	4.6	100.0	28.8	20.7	43.7	6.8
Nonwhite	.7	100.0	35.7	14.4	42.1	8.0
Nonpoor	155.6	100.0	31.2	36.2	26.9	5.7
White	143.8	100.0	28.7	37.4	27.9	5.9
Nonwhite	11.8	100.0	61.2	21.0	14.1	3.7
Under age 6	18.9	100.0	29.2	38.8	27.6	4.3
White	17.3	100.0	26.3	40.3	29.0	4.4
Nonwhite	1.6	100.0	61.2	22.2	12.7	3.8
Aged 6–15	30.0	100.0	27.0	38.5	27.9	6.5
White	27.8	100.0	24.5	39.8	29.0	6.7
Nonwhite	2.2	100.0	58.5	23.1	14.2	4.2
Aged 16–21	15.0	100.0	30.2	35.8	27.8	6.1
White	13.7	100.0	27.7	37.1	29.0	6.1
Nonwhite	1.2	100.0	58.4	21.0	14.4	6.2
Aged 22–64	79.7	100.0	32.7	35.7	26.2	5.4
White	73.5	100.0	30.1	37.0	27.2	5.6
Nonwhite	6.2	100.0	63.4	20.5	13.6	2.6
Aged 65 and over	12.0	100.0	35.9	29.8	26.8	7.5
White	11.4	100.0	34.9	30.5	27.1	7.5
Nonwhite	.6	100.0	55.3	16.6	21.1	6.9

NOTE: The tables in this article designate as poor 200,000 children under age 14 who lived as unrelated individuals in families to no member of which they were related. Earlier analyses by the Social Security Administration excluded these children because the Bureau of the Census does not normally collect data from persons in institutions or from unrelated individuals under age 14; the number of poor was thus given as 34.1 million persons and the total of poor and nonpoor as 189.7 million. See the *Social Security Bulletin*, April 1966 (pp. 3-37) and May 1966 (pp. 3-38).

[1] Noninstitutional population only.
[2] Income of family unit or unrelated individual below poverty level of the SSA index by family size and composition and by farm-nonfarm residence.
Source: Derived from special tabulations of the Current Population Survey, March 1965, prepared by the Bureau of the Census for the Social Security Administration and the Office of Economic Opportunity.

pattern of earlier years and so had never left it.

Among nonwhite metropolitan families, too, those with children aged 6–15 elected to live in the suburbs more readily than those without children but—poor or nonpoor—relatively fewer of them were able to do so than was true of white families.

POPULATION TRENDS

As part of its industrial development the United States has for many years now experienced a steady decline in the number of persons living on farms. At the beginning of the century well over a third of the population was living on farms that provided most of their income and nearly all their food. By the beginning of World War II, the proportion on farms had dropped to less than a fourth and for many of these farming was not the sole source of support. Currently, fewer than 7 out of 100 Americans live on a farm and even among the nonwhite population—traditionally more tied to agriculture than the white—only 8 out of 100 still live on the land (table 1).

By contrast, the nonfarm population has grown rapidly and the bulk of this growth continues to be in the metropolitan areas. The shift away from the farm has brought about the development of population clusters not only within large cities but in the suburbs around them. Today more than 3 out of every 5 persons in the United States live in such metropolitan areas. Indeed, in the last two decades it has been the outlying areas about cities rather than the cities themselves that have registered the greatest gains.[2] Most Americans live in what is now almost entirely a money economy, and their financial well-being reflects in the main their current earnings and the cash income available to them from other sources.

The latest available information classifying persons and households by metropolitan-nonmetropolitan residence relates to demographic characteristics of households participating in the Current Population Survey sample of the Bureau of the Census for March 1965 and to the money income they reported for the year 1964 (table 2).

In March 1965, more than 3 out of 5 persons in the United States lived in a metropolitan area

[2] Bureau of the Census, "Americans at Mid-Decade" (Series P-23, No. 16), January 1966.

TABLE 2.—Percentage distribution of households by metropolitan-nonmetropolitan residence and by race, sex of head, and poverty status in 1964

Race and type of household	Total number (in millions)	Percentage distribution				
		Total	Metropolitan area		Nonmetropolitan area	
			In central cities	Outside central cities	Nonfarm	Farm
Total, all households [1]	60.0	100.0	33.9	31.2	29.0	5.9
Unrelated individuals, total	12.3	100.0	45.1	23.3	28.5	3.0
White	10.5	100.0	41.9	25.2	29.8	3.1
Nonwhite	1.7	100.0	64.4	12.5	20.4	2.6
Poor unrelated individuals [2]	5.3	100.0	38.5	22.0	36.0	3.5
White	4.3	100.0	34.8	23.8	38.0	3.3
Nonwhite	1.0	100.0	55.0	13.9	27.1	4.0
Nonpoor unrelated individuals	7.0	100.0	50.1	24.4	22.8	2.7
White	6.2	100.0	46.8	26.1	24.1	3.0
Nonwhite	.8	100.0	76.0	10.7	12.3	.9
Families, total	47.7	100.0	31.0	33.2	29.1	6.6
White	43.0	100.0	28.3	35.1	29.8	6.7
Male head	39.2	100.0	27.4	35.7	29.9	7.0
Female head	3.8	100.0	38.9	28.6	28.9	3.6
Nonwhite	4.7	100.0	54.6	16.7	22.8	5.9
Male head	3.6	100.0	52.7	18.8	22.1	6.4
Female head	1.1	100.0	61.0	9.6	25.2	4.3
Poor families [2]	6.8	100.0	27.6	18.2	41.2	12.9
White	4.9	100.0	21.9	21.3	43.2	13.6
Male head	3.8	100.0	18.7	20.4	44.2	16.7
Female head	1.1	100.0	33.2	24.5	39.8	2.7
Nonwhite	1.9	100.0	42.9	10.1	36.0	11.0
Male head	1.2	100.0	35.3	10.7	39.4	14.6
Female head	.7	100.0	55.5	9.0	30.3	5.1
Nonpoor families	40.9	100.0	31.5	35.7	27.1	5.6
White	38.1	100.0	29.2	36.8	28.1	5.8
Male head	35.4	100.0	28.3	37.3	28.4	6.0
Female head	2.7	100.0	41.2	30.3	24.5	3.9
Nonwhite	2.8	100.0	62.1	20.9	14.3	2.6
Male head	2.4	100.0	60.8	22.6	14.0	2.6
Female head	.4	100.0	70.1	10.7	16.3	2.9

[1] Households defined as total of families and unrelated individuals.
[2] Income of family unit or unrelated individual in 1964 below the poverty level of the SSA index.

—that is, within a city of at least 50,000 inhabitants or the environs of such a place. All told, 68 percent of the nonwhite and 63 percent of the white made their home in a metropolitan area. What was more striking was the fact that 3 out of 4 nonwhite persons in these metropolitan areas were living in the city proper, but more than half the white metropolitan residents lived outside. Among the white population, aged persons were more likely to live in a central city than were young children. Among the nonwhite population the opposite was true—chiefly because fewer nonwhite children lived on a farm or in a small town, that is, outside a standard metropolitan statistical area altogether.

Much has been made of the flight to the suburbs of the white family with children. And, indeed, of all households that were in metropolitan areas

the one most likely to choose a suburb of a large city rather than the city itself was the white family with school-age children. Nevertheless, by the spring of 1965, there were still about 4.4 million white families with children aged 6–15 living in a central city—or about 2 such families inside a city for every 3 in the suburbs around it. In 1 out of 7 central city families, it was a woman rather than a man who served as family head, and an equal proportion of all families had a head at least 65 years old. In the suburbs, only 1 in 13 of the families was headed by a woman, and 1 in 9 by a person aged 65 or older (table 3).

WHERE THE POOR LIVE

On the whole, residents of metropolitan areas enjoy higher incomes than those making their home on a farm or in a small town. The median income for metropolitan families in 1964 was $7,290—40 percent higher than for families living elsewhere; for unrelated individuals the median was $2,330, about two-thirds more than the amount reported by one-person households in nonmetropolitan areas. Yet America's large cities and the suburbs around them included nearly half the 34 million persons counted poor in 1964 by the Social Security Administration measure of poverty.

The Social Security Administration poverty index is an interim measure designed to assess family income in relation to the number depending on it. It stipulates the minimum money income required to support a family of given composition at the lowest level consistent with standards of living prevailing in this country. At best, such a figure can stipulate only the amount at which

TABLE 3.—Incidence of poverty in 1964 of households in metropolitan area, by race

Type of household	Total metropolitan area			In central cities			Outside central cities		
	Total	White	Nonwhite	Total	White	Nonwhite	Total	White	Nonwhite
	Number of households (in millions)								
Unrelated individuals	8.4	7.1	1.3	5.5	4.4	1.1	2.9	2.6	0.2
Aged 65 and over	2.9	2.6	.3	1.9	1.6	.2	1.0	.9	.1
Men	.8	.7	.1	.5	.4	.1	.2	.2	(1)
Women	2.1	1.9	.2	1.3	1.2	.1	.8	.7	(1)
Families of 2 or more [2]	30.6	27.3	3.4	14.8	12.2	2.6	15.9	15.1	.8
Children under age 6	9.6	8.2	1.4	4.4	3.4	1.1	5.2	4.9	.3
Children aged 6–15	12.6	11.0	1.6	5.6	4.4	1.2	7.0	6.6	.4
Head aged 65 and over	3.9	3.6	.3	2.1	1.9	.2	1.8	1.7	.1
Male head [2]	27.3	24.7	2.6	12.6	10.7	1.9	14.7	14.0	.7
Children under age 6	8.8	7.8	1.0	3.9	3.1	.8	4.9	4.6	.3
Children aged 6–15	11.2	10.0	1.2	4.7	3.8	.8	6.5	6.2	.3
Head aged 65 and over	3.3	3.1	.2	1.7	1.6	.2	1.6	1.5	.1
Female head [2]	3.3	2.6	.8	2.1	1.5	.7	1.2	1.1	.1
Children under age 6	.8	.5	.3	.5	.2	.3	.3	.2	(1)
Children aged 6–15	1.5	1.0	.5	.9	.5	.4	.5	.5	.1
Head aged 65 and over	.6	.5	.1	.4	.3	.1	.2	.2	(1)
	Percent with 1964 income below SSA poverty level								
Unrelated individuals	38.2	36.1	49.5	36.9	34.3	47.2	40.7	39.1	61.2
Aged 65 and over	55.2	52.7	76.5	54.9	52.0	74.9	55.8	54.0	(3)
Men	42.5	37.6	73.1	43.5	37.4	(3)	40.8	38.4	(3)
Women	59.9	58.1	78.5	59.4	57.4	75.9	60.7	59.1	(3)
Families of 2 or more [2]	10.2	7.8	29.1	12.7	8.8	30.7	7.8	7.0	23.7
Children under age 6	14.9	10.4	41.7	20.8	13.2	44.9	9.9	8.5	30.9
Children aged 6–15	12.8	8.7	40.3	18.3	11.1	43.5	8.5	7.1	30.3
Head aged 65 and over	15.5	14.0	34.3	14.6	13.0	29.2	16.6	15.1	(3)
Male head [2]	7.4	6.1	20.7	8.9	6.7	21.4	6.2	5.6	18.2
Children under age 6	10.6	7.9	30.6	14.5	10.0	32.2	7.6	6.5	25.4
Children aged 6–15	8.1	5.8	27.6	11.0	6.9	29.5	6.1	5.2	22.9
Head aged 65 and over	15.0	13.7	31.3	14.0	12.7	27.5	16.0	14.8	(3)
Female head [2]	32.3	24.6	57.3	34.8	24.7	57.0	27.8	24.8	58.5
Children under age 6	62.4	51.7	78.5	68.1	53.7	81.0	52.6	50.0	(3)
Children aged 6–15	48.8	37.6	73.2	65.8	41.4	74.5	37.7	33.3	(3)
Head aged 65 and over	18.6	15.3	(3)	17.3	14.6	(3)	20.9	16.8	(3)

[1] Less than 50,000 households.
[2] Subgroups not necessarily mutually exclusive; some families with children under age 6 also had children aged 6–15, and some families with children had head aged 65 and over.
[3] Not shown for base less than 100,000.

TABLE 4.—Incidence of poverty in 1964 of the population, by age, race, and metropolitan-nonmetropolitan residence

[In millions, except percentages]

Age and race	Total, U.S.			Metropolitan area						Nonmetropolitan area					
		Poor persons [1]		In central cities			Outside central cities			Nonfarm			Farm		
	Total number of persons	Number	Percent of total	Total persons	Poor persons [1]		Total persons	Poor persons [1]		Total persons	Poor persons [1]		Total persons	Poor persons [1]	
					Number	Percent of total		Number	Percent of total		Number	Percent of total		Number	Percent of total
Total, all ages	189.9	34.3	18.0	58.6	10.1	17.2	62.6	6.3	10.0	55.4	13.5	24.4	13.3	4.4	32.9
White	167.5	23.6	14.1	47.0	5.6	12.0	59.0	5.1	8.7	50.0	9.8	19.6	11.5	3.0	26.4
Nonwhite	22.4	10.6	47.4	11.7	4.4	38.0	3.6	1.1	31.6	5.4	3.7	69.2	1.8	1.3	75.4
Under age 6	24.7	5.8	23.3	7.4	1.9	25.7	8.4	1.1	12.7	7.3	2.1	28.8	1.5	.7	45.2
White	20.8	3.5	16.7	5.5	.9	16.3	7.8	.8	10.6	6.3	1.3	20.9	1.2	.4	36.7
Nonwhite	3.8	2.3	59.3	2.0	1.0	51.5	.6	.2	40.6	1.0	.8	79.9	.3	.2	79.6
Aged 6–15	38.3	8.2	21.5	10.4	2.3	22.1	13.1	1.5	11.3	11.6	3.2	27.5	3.2	1.3	39.0
White	32.9	5.1	15.4	7.9	1.0	13.1	12.2	1.1	9.3	10.2	2.1	20.5	2.7	.8	30.3
Nonwhite	5.3	3.1	58.9	2.6	1.3	49.8	.8	.3	39.8	1.4	1.1	77.8	.5	.4	82.6
Aged 16–21	18.0	3.0	16.6	5.4	.8	15.3	5.9	.5	9.1	5.4	1.2	22.6	1.3	.4	30.8
White	15.7	2.0	12.6	4.2	.4	10.2	5.5	.4	8.0	4.9	.9	18.0	1.1	.2	22.1
Nonwhite	2.2	1.0	44.6	1.1	.4	35.1	.4	.1	26.4	.5	.3	65.6	.2	.2	69.1
Aged 22–64	91.6	11.9	13.0	29.5	3.4	11.6	30.6	2.1	7.0	25.5	4.7	18.4	6.0	1.7	27.8
White	82.0	8.5	10.3	24.1	1.9	8.1	29.0	1.8	6.1	23.5	3.5	14.9	5.4	1.2	23.0
Nonwhite	9.7	3.5	36.0	5.4	1.5	27.4	1.6	.4	22.7	2.0	1.2	58.7	.6	.4	72.4
Aged 65 and over	17.4	5.4	30.9	5.9	1.6	27.0	4.6	1.1	22.9	5.6	2.3	42.0	1.3	.4	29.5
White	16.0	4.6	28.8	5.3	1.3	25.1	4.4	1.0	21.6	5.1	2.0	39.5	1.2	.3	27.0
Nonwhite	1.4	.7	54.3	.6	.3	43.6	.2	.1	50.9	.4	.3	70.5	.1	.1	57.7

[1] Income of family unit or unrelated individual in 1964 below the poverty level of the SSA index.

an acceptable level of consumption may on the average be possible, but not necessarily plausible, for a particular family in its own special setting. Such a measure, however, can serve as a broad gauge. Pending the results of further research, it is now being used as a working definition of poverty to suggest the numbers and kinds of households to whom antipoverty programs might be directed.

The criterion assumes a nonfarm family would need as a minimum an income permitting average expenditures of 70 cents a day per person for food at 1964 prices—the smallest amount with which, according to the Department of Agriculture, one could reasonably expect an American housewife exercising care and skill to be able to provide adequate meals for her family—and about $1.40 additional per person each day for everything else.[3]

In today's burgeoning economy, so meager a regimen can at most be only barely adequate. Few would be willing to say without reservation that this much is enough; many would be willing to agree that anything less is almost surely too little.

The index as derived makes no allowance for any presumed place-to-place differences in cost of living except between farm and nonfarm households. (About a fifth of all families outside metropolitan areas and a tenth of those persons living alone in nonmetropolitan areas live on a farm.) It is estimated that at the minimum standard predicated by the poverty measure a nonfarm household requires about 43 percent more cash income than a farm family—that is, for every 70 cents it takes a farm family to purchase necessary goods and services as a minimum, a corresponding nonfarm household would need about $1.

Special tabulations of the March 1965 Current Population Survey Sample have been made by the Bureau of the Census for the Social Security Administration and the Office of Economic Opportunity to enumerate households with 1964 income below the Social Security Administration poverty threshold and those with income above. A total of 12 million households—7 million family groups and 5 million unrelated individuals—were thus rated poor for 1964.

Because metropolitan households averaged 40 percent more income than nonmetropolitan units, a smaller percentage of the metropolitan than of the nonmetropolitan population was counted poor. Nevertheless, of the 34 million persons judged poor in 1964 by the Social Security Administration poverty index, 16½ million resided

[3] For detailed description of the Social Security Administration measure of poverty and its rationale, see the *Bulletin*, January 1965 (pages 5–11) and July 1965 (pages 3–10).

TABLE 5.—Incidence of poverty in 1964 of unrelated individuals and persons in families, by race and metropolitan-nonmetropolitan residence

Family status and race	Total, U.S.			Metropolitan area						Nonmetropolitan area					
		Poor persons		In central cities			Outside central cities			Nonfarm			Farm		
	Total number of persons	Number	Percent of total	Total number of persons	Poor persons		Total number of persons	Poor persons		Total number of persons	Poor persons		Total number of persons	Poor persons	
					Number	Percent of total		Number	Percent of total		Number	Percent of total		Number	Percent of total
Total	189.9	34.3	18.0	58.6	10.1	17.2	62.6	6.3	10.0	55.4	13.5	24.4	13.3	4.4	32.9
Unrelated individuals	12.3	5.3	43.2	5.5	2.0	36.9	2.9	1.2	40.7	3.5	1.9	54.7	.4	.2	49.2
White	10.5	4.3	41.2	4.4	1.5	34.3	2.6	1.0	39.1	3.1	1.7	52.6	.3	.1	44.2
Nonwhite	1.7	1.0	55.3	1.1	.5	47.2	.2	.1	61.2	.4	.3	73.1	(1)	(1)	(2)
Persons in families	177.6	28.9	16.3	53.1	8.0	15.1	59.8	5.1	8.6	51.9	11.6	22.4	12.9	4.2	32.5
White	156.9	19.3	12.3	42.6	4.1	9.7	56.4	4.1	7.3	46.8	8.1	17.4	11.2	2.9	25.9
Male head	145.2	15.4	10.6	38.1	2.8	7.4	52.9	3.1	5.9	43.4	6.6	15.3	10.8	2.8	26.1
Female head	11.8	3.9	32.9	4.4	1.3	28.9	3.5	1.0	28.2	3.5	1.5	44.1	.4	.1	20.2
Nonwhite	20.7	9.7	46.7	10.5	3.9	37.0	3.4	1.0	29.7	5.0	3.5	68.9	1.7	1.3	75.1
Male head	16.1	6.4	40.0	7.9	2.2	27.5	2.9	.7	24.0	3.8	2.5	65.0	1.5	1.1	75.7
Female head	4.6	3.2	70.3	2.6	1.7	66.3	.5	.3	63.8	1.3	1.0	80.7	.3	.2	71.6

[1] Fewer than 50,000 households.

[2] Not shown for base less than 100,000.

either in the central city of a metropolitan area or in the suburbs around it (table 4).[4]

There is, in addition, considerable difference between the overall economic situation of the residents within a central city and that in the surrounding suburbs. Families in central cities, whether white or nonwhite, as a group average less income than those in the suburbs, but unrelated individuals average more: In 1964 the income (before taxes) received by a city family represented a weekly average of about $130 a week or 15 percent less than the amount a suburban family had. The one-person household in the city, by contrast, averaged about $45 a week to the suburbanite's $40.[5] But proportionately more of the families than of the one-person households reside in the suburbs than in the city, and of course there are more families in any case. As a result, of the 6.3 million households counted poor in metropolitan areas in 1964, 3.9 million or three-fifths resided in the city proper.

Among all persons living in metropolitan areas as members of a family group in March 1965, every ninth one was in a family with income in 1964 too low to be considered adequate by even a minimum standard. For persons living alone or with nonrelatives only—usually designated as unrelated individuals—the proportion counted poor in metropolitan areas was as high as 2 in 5 (table 5).

THE CITY VERSUS THE SUBURBS

Some of the characteristics that distinguish suburbanites from city dwellers mirror social problems of the cities now claiming public concern. As a group, the households in the cities exhibited several traits often accompanied by a high risk of poverty.

As reported elsewhere, persons living alone run a risk of poverty two and one-half times that of persons living as part of a family group; households headed by a woman are more than three times as likely to be poor as households headed by a man, and when there are children in the home the woman's family runs a risk of poverty four times that of the man's; families with a head aged 65 or older have a poverty rate one and three-fourths that of younger families; and nonwhite families generally are subject to poverty at a rate three and one-half times that among white families.[6]

In everyone of these respects a larger share of the city population was poverty-prone than was

[4] Tables in this article show a total of 34.3 million poor in terms of 1964 income—counting as poor 200,000 youngsters under age 14 who live in families to no member of whom they are related. Earlier analyses by the Social Security Administration, showing a poverty roster of 34.1 million excluded these children because income data were not available for them. (See Note on table 1.) See also Office of Economic Opportunity, *Dimensions of Poverty in 1964*, October 1965.

[5] See Bureau of the Census, *Current Population Reports: Consumer Income* (Series P-60, No. 48).

[6] See the *Bulletin*, April 1966 and May 1966.

true in the suburbs. For example, over a fourth of the households in central cities—counting as a household every unrelated individual as well as every family of two or more—were one-person units but only a seventh of those outside the central cities.

There is next the well-known racial difference in the population mix: Nonwhite households wherever they are, generally have considerably less income to get by on than white households. Moreover, most nonwhite persons in a metropolitan area at all, even if not poor, are usually in a central city not in the suburbs. By contrast, the majority of white metropolitan families with more comfortable incomes are in a suburb rather than in a city. Even among the white poor, 1 out of 2 metropolitan families lived in a suburb.

Despite this pattern, however, in the country as a whole more than half the population in poverty in large cities was white: of the 10.1 million persons of all ages counted poor overall in central cities in 1964, 5.6 million were white. To be sure the preponderance of the white poor over the nonwhite is limited to adults. There were a third of a million more poor nonwhite children under age 16 in the central cities than there were white.

The home with no husband or father present is typically a city household rather than a suburban one. Of all households in central cities—families and one-person units combined—27 percent were headed by a woman; in the suburbs, only 16 percent had a woman at the head. Not to have a man at the head is particularly critical for families with children. In central cities 1 out of every 6 families that included some 6-to-15-year-olds reported a woman rather than a man serving as family head. The corresponding ratio in the suburbs was no more than 1 in 14. For a variety of reasons, in both types of community, the lack of a father in the home is more common among nonwhite families than among white. Thus a third of the nonwhite families with youngsters aged 6–15 in the central cities and a fourth of these families in the suburbs had no man at the head. The combined number of white and nonwhite fatherless-child families in the central cities was almost twice that in the suburbs, with the predictable economic consequences (table 3, 6).

A woman with children to look after has less opportunity to take on a regular paying job than a man. If she must be family head as well as homemaker, there are fewer other adults to whom she can turn for added family income than is generally the case in the household headed by a man. For example, in March 1965 in families headed by a woman only two-fifths of all members other than the head were aged 18 or older. In families headed by a man three-fifths of the other members were past age 18. The overall chances of poverty in 1964 among all families with children were 1 out of 2 if the head was a woman and 1 out of 8 if the head was a man.

TABLE 6.—Number and percentage distribution of households in metropolitan area by race, sex of head, and poverty status in 1964

Race, poverty status, and type of household	Number of households (in millions)		Percentage distribution	
	In central cities	Outside central cities	In central cities	Outside central cities
Total	20.3	18.7	100.0	100.0
White	16.6	17.7	81.7	94.6
Poor [1]	2.6	2.1	12.7	11.1
Unrelated individuals	1.5	1.0	7.4	5.5
Under age 65	.7	.5	3.3	2.8
Aged 65 and over	.8	.5	4.2	2.7
Families with male head	.7	.8	3.5	4.2
Children under age 6	.3	.3	1.5	1.6
Head aged 65 and over	.2	.2	1.0	1.2
Other	.2	.3	1.0	1.4
Families with female head	.4	.3	1.8	1.4
Children under age 6	.1	.1	.6	.6
Head aged 65 and over	(2)	(2)	.2	.2
Other	.2	.1	.9	.6
Nonpoor	14.0	15.6	69.0	83.5
Unrelated individuals	2.9	1.6	14.3	8.6
Under age 65	2.1	1.2	10.4	6.3
Aged 65 and over	.8	.4	3.8	2.3
Families with male head	10.0	13.2	49.3	70.5
Children under age 6	2.8	4.3	13.8	23.2
Head aged 65 and over	1.4	1.3	6.8	6.9
Other	5.8	7.6	28.7	40.5
Families with female head	1.1	.8	5.5	4.4
Children under age 6	.1	.1	.6	.6
Head aged 65 and over	.3	.2	1.4	1.0
Other	.7	.5	3.5	2.7
Nonwhite	3.7	1.0	18.3	5.4
Poor [1]	1.3	.3	6.5	1.7
Unrelated individuals	.5	.1	2.6	.7
Under age 65	.4	.1	1.8	.4
Aged 65 and over	.2	.1	.9	.3
Families with male head	.4	.1	2.0	.7
Children under age 6	.2	.1	1.2	.4
Head aged 65 and over	(2)	(2)	.2	.2
Other	.1	(2)	.6	.1
Families with female head	.4	.1	1.9	.3
Children under age 6	.2	(2)	1.1	.1
Head aged 65 and over	(2)	(2)	.1	.1
Other	.1	(2)	.7	.1
Nonpoor	2.4	.7	11.8	3.7
Unrelated individuals	.6	.1	2.9	.4
Under age 65	.6	.1	2.6	.4
Aged 65 and over	.1	(2)	.3	.1
Families with male head	1.5	.6	7.4	3.0
Children under age 6	.5	.2	2.6	1.1
Head aged 65 and over	.1	(2)	.6	.2
Other	.9	.3	4.3	1.7
Families with female head	.3	(2)	1.4	.2
Children under age 6	.1	(2)	.3	.1
Head aged 65 and over	(2)	(2)	.2	(3)
Other	.2	(2)	1.0	.1

[1] Income of family unit or unrelated individual in 1964 below the poverty level of the SSA index.
[2] Fewer than 50,000 households.
[3] Less than 0.05 percent.

There is also a difference between suburbs and central cities in the dependency status of the residents. City dwellers include a larger proportion of persons who, through age or other handicaps, can earn little on their own or must depend on persons who can't do much better in the job market. Central-city families, more often than those in the suburban ring, have a woman or an elderly person at the head—persons likely to have low earnings if indeed they work at all. One out of every 10 residents in a central city was at least 65 years old, but 1 out of 14 in the suburbs was that old. Moreover, almost a third of the aged in the cities were living alone (or with nonrelatives only); in the suburbs, only a fifth had these living arrangements. Such aged unrelated individuals—mainly women—rate among the poorest of the poor.

At the other end of the age spectrum, there were proportionately fewer dependent children in the central city than outside. Close to half the families within the cities had no child at all under age 18 in the home, and roughly 30 percent of all city residents were under age 16. In the outlying areas 38 percent of the families had no child under age 18 and 34 percent of the total population was under age 16. But the youngsters in the central cities were twice as likely to be in a family minus a father and nearly four times as likely to be in a nonwhite family. Such a household more often than not is a low-income household.

Taken all in all then, as would be expected, the overall risk of poverty for the population in the central cities of metropolitan areas in 1964 was 70 percent higher than for all suburban residents as a group. For children of preschool or school age it was twice as high. Specifically, more than 1 in 6 central-city residents of all ages were in households with insufficient income to support them, but only 1 in 10 suburbanites was in a household below the poverty line. Among children under age 16, close to a fourth in the central cities were in a poor family but only an eighth of those in the suburbs would be called poor. It must be noted, however, that the disadvantage of children in the city compared with that of children outside, was greater for the white children than the nonwhite: those few nonwhite families able to move their children to the suburbs were not so much better off than the neighbors they left behind as was true for white families.

WORK AND POVERTY

For most Americans economic well-being is intimately related to how much they themselves or other members of their family can earn. In these terms, residents of central cities are currently not so fortunate as their suburban neighbors. On the whole, the jobs they can fill don't pay as well as the ones suburbanites have and, what is more, they are becoming harder to find. For some time it has been evident that the general upgrading of the labor force leaves fewer job opportunities for workers with low skills or little education. It now appears that what jobs do remain are moving physically out of reach of some of those who would take them.

A study by the Department of Labor now under way suggests that industry is moving out of the cities. A considerable proportion of nonresidential construction, such as industrial plants and community-service buildings like hospitals and schools, is occurring in the suburbs rather than in the central cities—taking away employment opportunities from the many who live there or at least making them harder and more expensive to reach. The effects on employment can be long-lasting, limiting not only the casual labor openings during construction but subsequent opportunities to work inside the buildings on their completion. Between 1960 and 1965, for example, three-fifths of all new industrial plants (measured in valuation of building permits issued) were going up outside rather than inside the central cities of metropolitan areas. In some parts of the country the dislocation was even greater—in Chicago, for example, with three-fourths of the new plants going into the suburbs rather than into the city, and Los Angeles with 85 percent. Similar figures were reported for new stores and other mercantile establishments that were built during the period.

The shifts in job location will have greater immediate impact on the Negro population than on the white, since more of our Negroes live in central cities and they have fewer job opportunities to begin with. Many white city dwellers will, however, also be affected by this threat to their livelihood. Both groups will feel the pinch of the increased expense of getting to a job farther from home. There may be no direct public transportation from the city to the suburbs, and the cost of

any that does exist is very rapidly increasing.[7]

The economic difficulties plaguing our nonwhite population are all too well-documented. Although the nonwhite family in either a central city or suburb of a metropolitan area was larger than the white family, on the average, by half a person, it generally had to manage in 1964 on an income about $2,500 to $3,000 less. But the white family in a central city also had less income than the one on the suburban ring, a difference not balanced by any smaller family size, as the figures below suggest.

Characteristic	Total metropolitan areas		In central cities		Outside central cities	
	White family	Nonwhite family	White family	Nonwhite family	White family	Nonwhite family
Persons per family	3.6	4.1	3.5	4.1	3.7	4.3
Median income	$7,600	$4,670	$7,210	$4,460	$7,890	$5,510

Source: Bureau of the Census, "Income in 1964 of Families and Unrelated Individuals by Metropolitan-Nonmetropolitan Residence," *Current Population Reports: Consumer Income* (Series P-60, No. 48).

As a result, in the central city, with its heavy concentration of nonwhite and low-income white population, every sixth person was deemed poor; in the suburbs, every tenth person was counted poor (table 4).

Among metropolitan residents as for the population in general, those who cannot or do not work must expect to be poorer than those who do. Yet with the different rates of pay that go with different kinds of jobs, work alone is no guarantee against insufficient income. From the limited data available, it is already clear that a major factor in the greater prevalence of poverty among city dwellers lies in the kind of work they do.

In part the lower incomes of the families in the city could be explained by the fact that somewhat more of them have no earner at all. But even when suburban and central-city families matched in number of family earners or work experience of the family head, large differences remained. And indeed, on the average, there was a much smaller gap in income between families in the two types of community when no one worked at all during the year than when someone did. With no worker, income of families tends to be low wherever they are. By and large the public programs that are the means of livelihood for many nonearner families are limited in what they may pay, but the payments are more uniform than wages tend to be. The OASDHI program and other income-support programs are relatively more generous in their allowances to those whose earlier earnings were lowest or whose present need is greatest. As a result, with no earner in 1964, city families averaged 92 percent of the income of suburban families; with a single earner they had only 84 percent.

Partly because family heads in the central city were older and partly because more of them were women, only 4 out of 5 of the heads of city families were in the labor force in March 1965 in contrast to 6 out of 7 of those heading suburban families. Moreover, 1 in 7 of the family heads in the city but only 1 in 9 of those in the suburbs had not worked at all during 1964.

Of those family heads who were in the labor force in March 1965, about 4 percent in the cities were out of work—a rate of unemployment one and one-half times as high as that recorded for suburban residents. And even with a head employed full-time the year-round, a family in a central city could look to an income for the year about 10 percent less than that of a family in the suburbs[8] (table 7).

Metropolitan families with a head who was able to work were more likely to be residing in the central city if he worked at a relatively low-paying occupation than if he had one of the better jobs. As one example—2 out of 5 of all metropolitan families of employed professional or technical workers in March 1965 were living in a central city, but 3 out of 5 families with the head a service worker or a laborer were central-city families. Of all family breadwinners in the suburbs and employed in March 1965, 1 in 3 was a professional, technical, or managerial worker and only 1 in 10 was a service worker or unskilled laborer. By contrast, of the employed family heads who lived in a central city, only 1 in 4 was a professional, technical, or managerial employee and 1 in 6 worked as an unskilled laborer or in the service trades.

Earlier analyses for all families with employed

[7] Department of Labor release (USDL-7359), August 15, 1966, and Arthur M. Ross, "The Next 20 Years in Manpower," Address before W. E. Upjohn Institute for Employment Research, Augusta, Michigan, October 6, 1966.

[8] See also Bureau of the Census, *Current Population Reports: Consumer Income* (Series P-60, No. 48).

TABLE 7.—Selected characteristics of all U.S. families and metropolitan families

Characteristic	Total, all families				Families in metropolitan areas					
						In central cities				
	Percentage distribution	Median income, 1964	Percent nonwhite	Percent poor [1]	As percent of all families	Percentage distribution	As percent of all metropolitan families	Median income in 1964		Suburbs, percentage distribution
								Amount	As percent of income in suburbs	
Total	100.0	$6,570	9.9	14.2	64.6	100.0	48.1	$6,695	86.2	100.0
Sex of head, March 1965:										
Male, wife present	87.1	6,930	8.3	11.5	64.2	82.3	45.8	7,190	90.0	90.3
Male, other	21.5	5,790	13.0	19.1	62.8	2.9	57.5	6,500	84.0	2.0
Female	10.5	3,460	22.5	36.6	68.6	14.8	63.9	3,605	82.1	7.7
Age of head, March 1965:										
Under 25	6.1	4,795	11.0	19.4	61.6	6.5	53.3	4,835	86.6	5.3
25-54	64.1	7,310	10.6	12.5	66.7	62.9	45.6	7,225	85.8	69.4
55-64	15.7	6,695	8.6	12.4	61.7	16.3	52.2	7,565	93.0	13.8
65 and over	14.1	3,375	8.0	22.2	59.6	14.4	53.5	4,205	108.8	11.6
Occupation of head, March 1965:										
Employed, total	79.2	7,270	9.2	9.5	65.5	77.6	46.5	7,445	89.1	82.7
Professional, technical, and kindred workers	10.1	9,975	4.9	2.2	74.1	12.9	41.5	10,100	92.9	15.7
Self-employed	1.5	13,645	3.4	4.6	75.9	2.2	44.6	14,390	96.9	2.3
Salaried	8.5	9,640	5.1	1.8	73.8	10.7	41.0	9,595	90.8	13.4
Farmers	4.0	3,330	5.4	29.2	11.5	.2	10.6	[2]	[2]	1.5
Managers, officials, and proprietors, (excluding farm)	12.4	9,290	2.3	5.9	69.8	15.8	43.8	9,615	92.3	17.6
Self-employed	5.0	7,325	3.3	12.0	61.0	5.6	44.6	7,830	93.3	6.0
Salaried	7.4	10,430	1.6	1.5	75.7	10.2	43.3	10,470	93.5	11.5
Clerical and kindred workers	6.2	7,165	6.8	3.8	75.0	9.7	50.3	6,880	87.7	8.3
Sales workers	4.5	8,170	1.8	4.6	74.0	6.4	46.5	8,240	95.0	6.4
Craftsmen, foremen, and kindred workers	15.1	7,670	5.1	5.2	67.1	17.6	41.8	7,850	95.3	21.3
Operatives	15.6	6,540	12.4	10.2	64.3	20.1	48.3	6,570	89.9	18.6
Private household workers	.6	2,365	69.4	57.0	57.2	.9	68.4	[2]	[2]	1.4
Service workers, excluding private household	5.4	5,525	22.3	13.8	72.5	10.0	61.7	5,380	89.1	5.4
Farm laborers	1.0	2,425	32.7	54.1	22.0	.1	9.1	[2]	[2]	.3
Laborers, excluding farm and mine	4.3	5,085	27.4	22.5	60.8	6.3	57.4	5,460	90.5	4.0
Unemployed	2.5	4,960	18.3	25.8	65.9	3.2	59.9	4,975	79.6	2.0
In armed forces or not in labor force	18.3	3,160	11.8	32.9	60.6	19.2	53.8	3,320	87.6	15.3
Employment of head in 1964: [3]										
Worked in 1964, total	84.4	7,155	9.7	10.7	65.0	84.9	47.1	7,325	88.7	86.2
Year-round, full-time	64.3	7,720	8.0	6.8	66.0	65.7	45.9	7,955	90.8	68.2
Did not work in 1964	13.9	2,915	11.4	35.3	62.3	13.4	56.0	3,125	97.0	11.4
Family earners in 1964:										
None	7.8	2,145	11.2	48.9	63.1	8.7	55.2	2,205	92.0	6.6
1	43.4	5,855	8.5	15.3	64.0	42.2	47.1	5,895	84.2	43.9
2	36.8	7,550	10.9	7.7	66.1	38.1	48.6	7,740	90.8	37.3
3 or more	11.9	9,695	11.2	7.8	63.0	10.9	45.4	10,675	95.4	12.2

[1] Income of family in 1964 below the poverty level of the SSA index.
[2] Median income not given for base less than 200,000.
[3] All work-experience data, including data for year-round, full-time workers, limited to civilian workers.

Source: Derived from special tabulations from the Current Population Survey for March 1965, by the Bureau of Census for the Social Security Administration and from Bureau of Census, *Current Population Reports*. "Income in 1964 of Families and Unrelated Individuals in the United States," Series P-60, No. 47, and "Income in 1964 of Families and Unrelated Individuals by Metropolitan-Nonmetropolitan Residence," Series P-60, No. 48,

heads—including those outside metropolitan areas as well as those within—suggest that the occupations more common to the central-city family heads are those that carry with them a high risk of poverty. For example, only 2 percent of all families headed by a professional worker were poor in 1964, but 18 percent were below the poverty line if the head was a service worker and 23 percent if he worked as a nonfarm laborer.

The present data for the families in metropolitan areas make it evident that even when a city and a suburban breadwinner have the same occupation, the city worker's family will have lower income. Indeed, when families are grouped by current occupation of the head, the lower the median income of the city family the farther below the income of the corresponding suburban family it tends to be. City families of service workers had an average income of $5,380 in 1964, 11 percent less than their suburban counterparts. For city families of self-employed professional workers, income averaged $14,390 or only 3 percent less than what suburban families had.

Suburban workers had not just better jobs than city workers—they also had steadier ones. In March 1965, of the 800,000 metropolitan families with the head out of a job and looking for work, 480,000 were in a central city. For some

workers being out of a job is a chronic rather than an acute condition. Furthermore, it has been noted that once the head loses his job other workers in the family tend to be out of work too. It follows then that the families of the currently unemployed might average lower income for the preceding year than families with a head now drawing a pay check. Such was indeed the case both in the suburbs and in the city, but the situation was worse in the city.

Central-city families with the head out of work in March 1965 reported a median income for 1964 only two-thirds that of employed workers' families. In the suburbs, families of the unemployed averaged three-fourths as much income as families of the employed. What is more, family income of the unemployed worker in the central city was 20 percent less than that of the unemployed suburban worker's family—a gap greater than the one for employed workers, whatever their occupation.

How much of a role race plays in these intrametropolitan disparities one can only conjecture. The jobs more common to the city are jobs at which many Negroes work and the unemployment rate among them is known to be high. Yet these are occupations at which even white workers have a hard time earning enough to support a family, and it is precisely the white workers in such occupations who are most likely to stay in the city.

POVERTY IN OLD AGE

Despite the many programs providing income support for the elderly, the Nation's aged are more likely to live in poverty than persons not yet aged 65. Payments under public programs are usually smaller than the wages they aim to replace. In 1964, 31 percent of all aged persons in the country were counted poor—and an additional 10 percent would have been had they depended solely on their own resources. Instead they escaped poverty by sharing the home of relatives who had enough income to keep everyone above the poverty line. The next most vulnerable group are young children who, along with so many of the aged, lack current earning power of their own on which they can rely. In 1964, 1 out of 5 youngsters under age 18—nearly 15 million in all—was growing up in a family with too little income.

In the suburbs and the central cities of metropolitan areas as elsewhere in the country the numbers tell of the risk of poverty for those too young or too old to work. Like the rest of the metropolitan population, our youngest and oldest citizens fortunate enough to live in the areas surrounding large cities were better off than those at the core, but the difference was more noticeable for the children than for the aged.

Inside the city, privation was as common to children under age 6 as to persons aged 65 or older—26 percent of the young and 27 percent of the old were in households below the poverty line—but not in the suburbs. Outside the city, children were only half as likely to be poor as in the city itself; for the aged, poverty in the suburbs was four-fifths as prevalent as in the cities.

Additional details on the finances of the aged who live in or around large cities are available from the 1963 Survey of the Aged conducted for the Social Security Administration. Close to half the survey units[9] in 1963 made their home in a metropolitan area and two-thirds of them lived in a central city rather than a suburb.

It is clear that the nonmarried aged are generally worse off than the married. Furthermore, the nonmarried in the cities have more meager resources and fewer relatives in the household to add to their income than do the nonmarried aged in the suburbs. It is the nonmarried aged who account for many of the one-person households that fill out the poverty roster of our large cities.

The nonmarried aged—in a central city or in a suburb—were less likely than couples to have the benefit of a public retirement program and more likely to be receiving public assistance. Not only did they have less income than couples on a per capita basis, but they also had fewer assets with which to supplement it. They were less likely to receive OASDI benefits but where they did the benefit check was more often for them the only cash they had. And, finally, they were only half as likely as couples to have any earnings. Among the nonmarried aged, when there were city-suburban differences in resources it was usually the city dweller who was the worse off.

As one might suspect, the aged with a spouse

[9] Married couples with either or both spouses at least aged 65 or nonmarried persons that old—including the separated, widowed, and divorced as well as the never-married.

TABLE 8.—Selected characteristics of aged units [1] in metropolitan areas, 1963 Survey of the Aged

Characteristic	Metropolitan areas								
	Married couples			Nonmarried men			Nonmarried women		
	Total U.S.	Central cities	Suburbs	Total U.S.	Central cities	Suburbs	Total U.S.	Central cities	Suburbs
Number (in thousands)	5,445	1,761	1,286	2,402	872	519	6,329	2,275	1,574
Age of head (percent):									
65–72	61	63	62	45	49	41	44	50	42
73 and over	39	37	38	55	51	59	56	50	58
Years in community (percent):									
Less than 5	11	9	10	22	20	24	20	15	28
5–39	49	56	52	37	37	41	42	47	41
40 or more	40	35	38	41	43	35	38	38	31
Living arrangements (percent):									
Relative present	27	25	29	38	30	43	45	45	49
No relative present	73	75	71	62	70	57	55	55	51
Money income, 1962:									
Median amount	$2,875	$3,420	$3,350	$1,365	$1,440	$1,695	$1,015	$1,165	$1,090
Mean amount	4,030	4,740	4,565	1,885	2,035	2,115	1,400	1,515	1,530
Income source, percent having—[2]									
Earnings	55	53	49	28	26	27	23	23	18
Wages or salary	39	45	39	17	18	18	13	16	13
Self-employment	22	13	18	13	8	10	11	8	6
Any public income-maintenance program [3]	89	87	88	87	88	87	78	79	77
OASDI, total	79	80	79	68	73	73	60	65	63
OASDI and no other income	5	5	5	13	18	10	12	11	13
Other public retirement	12	14	14	8	10	9	7	7	8
Veterans' benefits	14	13	13	11	12	10	6	7	5
Public assistance	8	4	4	18	15	9	17	15	11
Private retirement pension	16	19	25	10	10	19	3	5	5
Interest, dividends, and rents	63	75	70	45	49	56	50	56	51
Any income other than OASDI or earnings	84	90	88	76	74	80	76	79	75
Income share (percent):									
Earnings	39	42	36	28	29	27	19	19	17
OASDI	28	25	28	33	35	35	33	34	32
Other public retirement	7	6	8	7	6	7	5	6	6
Veterans' benefits	3	3	3	6	7	5	4	3	3
Public assistance	2	1	1	7	6	3	11	9	8
Interest, dividends, and rents	14	17	15	12	11	12	19	21	20
All other	7	7	9	6	6	11	10	8	14
Home ownership (percent):									
Owned home	75	61	82	35	26	49	39	32	39
No owned home	25	39	18	65	74	51	61	68	61
Assets:									
Median amount:									
Total other than owned home	$2,690	$3,065	$3,360	$650	$575	$1,665	$470	$560	$800
Liquid	1,070	1,980	1,665	295	330	1,120	305	390	495
Percent having liquid assets of $0–499:									
All survey units	41	34	34	55	53	41	55	52	50
Relative present	52	43	44	54	56	34	58	57	52
No relative present	36	31	30	54	53	49	50	49	48
Homeowner	35	28	31	42	36	28	45	40	46
Nonhomeowner	56	44	49	62	60	54	60	59	53

[1] A survey unit is a married couple with either or both members at least 65 years old in early 1963 or a nonmarried (that is, widowed, separated, divorced, never-married) person that old.

[2] Some units received income from more than one source.

[3] Includes unemployment insurance and workmen's compensation, not shown separately.

Source: Social Security Administration, *1963 Survey of the Aged.*

still living were younger and more likely to be maintaining their own household than the nonmarried aged. The aged in central cities, however, tended to be younger than the aged in suburbs, especially if they were nonmarried: half the nonmarried persons past age 65 in central cities and two-fifths in the suburbs were not yet aged 73. One reason may be that the nonmarried aged in the city were more likely not to have any relative in the household—and obviously the ability to manage for oneself unaided declines with advancing age. A fair number of the aged were long-term residents of the community they were in: nearly two-fifths of the survey units in the city and about one-third in the suburbs were there at least 40 years. A smaller yet sizable number were in the community fewer than 5 years. These newcomers were found more often in the suburbs than in the city and were, typically, nonmarried persons rather than couples. Presumably some of them had moved to the suburbs to live with their children as the death of a spouse or their own failing health made it impractical to live alone.

The city aged were less likely to own their home and thus faced greater demands on their income for everyday needs. Among the nonmarried men, for example, a fourth of the city

dwellers but half of the suburbanites were homeowners. Whether they lived in the suburbs or in the city, fewer of the nonmarried than the married aged owned a home.

The heavy dependence of the aged on public programs for their support is obvious. A third of the income of aged couples and nearly half that of the nonmarried aged in 1962 came as veterans' payments or public retirement benefits, usually OASDI. Earnings provided a larger share of income for couples than for others and more to the aged in central cities than outside. Few of the aged couples received any public assistance, but those nonmarried aged who were on the rolls were more likely to be in the central city than outside. Of the aged couples, no more than 4 percent in either a city or a suburb received assistance, but among the nonmarried aged, 1 in 7 of the city dwellers and 1 in 10 of the suburban residents received a public assistance check some time in 1962 (table 8).[10] As a rule, in old age as in youth and middle age, poverty is more common among persons outside a metropolitan area than in it. In the United States as a whole, then, 1 in 12 elderly couples and 1 in 6 nonmarried aged persons received public assistance sometime in 1962.

FAMILIES WITH YOUNG CHILDREN

Adequacy of family income is critical for the welfare of children, who ordinarily can contribute no money of their own. Of the children under age 16 in metropolitan areas, 3 in 4 nonwhite and 2 in 5 white were in a central city and thus affected by the overall lower level of community resources there in relation to the number to be served.

On the average, a city family had only five-sixths the income of a suburban family with the same number of children, and for very large families the disadvantage was even greater. A fourth of all city children under age 16 and a ninth in the suburbs were in families below the Social Security Administration poverty standard. They could not have even a minimum-cost adequate diet unless they went without some other essential.

Children under age six are particularly vulnerable because the care they need makes it hard for the mother to go to work. As a result poverty among city households with preschoolers—white or nonwhite—is more common than among other families. In central cities 1 in 5 families with a child under age 6 was poor, but only 1 in 11 other families was. In the suburbs every tenth family with a small child was poor, but poverty was even more prevalent among families of the aged. It was in particular the child already deprived of a father who was disadvantaged in the city. Four-fifths of the fatherless nonwhite city families and half the white were deemed poor.

More than other households, families with children elect to live near a large city rather than in it. White families are better able to realize this goal than nonwhite, and families above the poverty line manage it more readily than those below, but the pattern is clear for all. The data suggest that it is when children reach school age (6–15) that the urge is greatest. Presumably with a toddler or preschooler the need for a safe place to play outdoors is not yet critical, and one can get by in an apartment. As children grow and a family is cramped for space both inside and outside the house, the lure of suburbia is more compelling. Only 37 percent of metropolitan families of a white man aged 22–54, with a child aged 6–15 and income above the poverty line lived in a central city—fewer than among any other group of white families. With no children, 44 percent of nonpoor metropolitan families of a white man this age, and over half if he was older, lived in a central city (table 9).

Among nonwhite households, though only one-third of the corresponding families lived outside the city, this too represented the greatest "flight to the suburbs" of any nonwhite group.

Because so many white families with children, poor as well as nonpoor, were in suburbs, only 2 in 5 white school children in metropolitan areas were in a central city—a smaller proportion than for any other age group in the white population, as the following percentages show:

All ages	44
Under age 6	41
Aged 6–15	39
Aged 16–21	43
Aged 22–54	44
Aged 55–64	53
Aged 65 and over	54

Among nonwhite metropolitan residents, 75 percent of the youngsters aged 6–15 were in a city.

[10] See also Social Security Administration, *The Aged Population of the United States, Report of the 1963 Survey of the Aged* (Research Report No. 19), in press.

Nonwhite families with children who have moved to the suburbs are still quite likely to be poor: nearly a third in 1964 were below the poverty threshold compared with a twelfth of the white families. In central cities half the nonwhite and an eighth of the white families with children were counted poor. Apparently the nonwhite suburban family is closer to the impoverishment of its city counterpart than is the white family in the suburbs.

From a study of recipients of aid to families with dependent children in late 1961 it can be estimated roughly that in the suburbs 95 per 1,000 nonwhite youngsters under age 18 were receiving such aid—about half as many as the 203 per 1,000 in central cities. Among white suburban children some 8 per 1,000 received aid, or a third as many as the 24 recipients per 1,000 white children in central cities.[11]

POPULATION PROFILE OF THE CITY

That virtually the entire population in the suburban ring of metropolitan areas is white is now a truism. In the main the population in the central cities of these same areas is white also, though obviously not equally so everywhere in the country. To be sure, the city typically has a smaller share of the white population and a larger share of the nonwhite in an area than does its suburban neighbor, but it also has a larger share of the metropolitan poor—the poor of both races.

For all that a nonwhite household suffers a risk of poverty more than three times as great as the white, nonwhite persons are only a minority of the Nation's poor. What's more, they even are a minority among the central city needy, albeit a sizable one. And for all that a majority of white metropolitan residents live in a suburb rather than a central city, it is in the cities that a majority of the white poor are to be found.

All told, in 1964 central cities harbored 5.6 million white and 4.4 million nonwhite persons on the poverty roll—over half the white metropolitan residents counted poor and four-fifths of the nonwhite. There were variations, to be sure, by age and family status: the nonwhite needy whatever their age, were primarily city dwellers, but not so the white. Among the white needy, the older they were the more they were to be found in a city rather than in a suburb.

Poor or nonpoor, white families with school-age children will live in a suburb more often than not, yet many are in the city still. What is more, some nonwhite families with children move to the suburbs too. Accordingly, though at ages 6–15 nonwhite poor children in the city outnumbered

[11] Derived from table 32 in *Study of Recipients of Aid to Families With Dependent Children, November-December: National Cross Tabulations* (Bureau of Family Services, Welfare Administration), August 1965.

TABLE 9.—Percent of metropolitan families living in central cities, by sex, age, and race of head, presence of children, and poverty status in 1964

Sex and age of head and presence of children	White families			Nonwhite families		
	Total	Poor [1]	Nonpoor	Total	Poor [1]	Nonpoor
All families [2]	44.7	50.7	44.2	76.6	80.7	74.8
Male head, all ages	43.4	47.8	43.1	73.7	76.4	72.9
No children under age 6	44.9	45.7	44.8	73.6	74.3	73.3
Children under age 6	40.1	50.7	39.2	73.9	77.9	72.2
No children aged 6–15	47.0	49.4	46.8	75.2	75.8	75.1
Children aged 6–15	38.1	45.3	37.7	71.8	76.9	69.7
Head under age 22	50.6	[3]	51.2	[3]	[3]	[3]
No children under age 6	48.8	[3]	52.6	[3]	[3]	[3]
Children under age 6	51.8	[3]	50.2	[3]	[3]	[3]
No children aged 6–15	51.1	[3]	51.0	[3]	[3]	[3]
Children aged 6–15	[3]	[3]	[3]	[3]	[3]	[3]
Head aged 22–54	40.7	48.6	40.3	73.3	77.9	72.0
No children under age 6	41.6	44.2	41.5	73.3	79.8	72.5
Children under age 6	39.5	51.0	38.6	73.2	77.1	71.4
No children aged 6–15	44.3	50.9	44.0	76.7	80.5	76.1
Children aged 6–15	37.6	47.2	37.1	70.0	76.6	67.6
Head aged 55–64	48.8	44.7	49.0	79.9	[3]	78.4
No children under age 6	48.8	47.6	48.9	78.5	[3]	77.6
Children under age 6	[3]	[3]	[3]	[3]	[3]	[3]
No children aged 6–15	49.1	47.2	49.2	74.5	[3]	73.7
Children aged 6–15	46.9	[3]	47.8	91.2	[3]	[3]
Head aged 65 and over	51.2	47.3	51.8	68.3	[3]	72.5
No children under age 6	51.1	47.2	51.7	68.7	[3]	72.2
Children under age 6	[3]	[3]	[3]	[3]	[3]	[3]
No children aged 6–15	51.4	48.5	51.8	69.3	[3]	72.3
Children aged 6–15	44.3	[3]	[3]	[3]	[3]	[3]
Female head, all ages	57.6	57.7	57.6	86.4	85.9	86.7
No children under age 6	58.9	60.3	58.7	86.4	81.8	89.1
Children under age 6	51.5	53.7	49.8	86.4	89.1	[3]
No children aged 6–15	60.0	55.9	61.1	89.3	86.1	91.0
Children aged 6–15	53.7	59.0	50.3	84.3	85.8	79.5
Head under age 22	[3]	[3]	[3]	[3]	[3]	[3]
Head aged 22–54	57.0	58.7	56.2	88.4	89.4	86.8
No children under age 6	59.3	61.8	58.5	89.0	89.0	88.4
Children under age 6	50.9	55.2	45.5	87.6	89.6	[3]
No children aged 6–15	60.6	57.3	61.7	93.7	[3]	91.5
Children aged 6–15	54.6	59.2	51.3	86.0	87.4	81.4
Head aged 55–64	58.2	[3]	58.3	[3]	[3]	[3]
No children under age 6	59.2	[3]	58.2	[3]	[3]	[3]
Children under age 6	[3]	[3]	[3]	[3]	[3]	[3]
No children aged 6–15	60.7	[3]	61.3	[3]	[3]	[3]
Children aged 6–15	[3]	[3]	[3]	[3]	[3]	[3]
Head aged 65 and over	58.8	[3]	59.5	[3]	[3]	[3]
No children under age 6	57.9	[3]	58.4	[3]	[3]	[3]
Children under age 6	[3]	[3]	[3]	[3]	[3]	[3]
No children aged 6–15	59.1	[3]	59.8	[3]	[3]	[3]
Children aged 6–15	[3]	[3]	[3]	[3]	[3]	[3]

[1] Income of family in 1964 below the poverty level of SSA index by family size and composition and farm-nonfarm residence.
[2] Some families with children under age 6 also had children aged 6–15.
[3] Not shown for base less than 100,000.

the white, it was not by much: there were 55 nonwhite poor youngsters for every 45 white, a ratio of almost 1 for 1. At other ages, however, the situation changed. And so among children under age 6 there were 8 nonwhite poor in the cities to every 7 white, but by age 65 the white poor in cities outnumbered the nonwhite by 5 to 1.

In the suburbs, where the number of nonwhite families of any type is relatively small, the white population outnumbered the nonwhite irrespective of age, family type, or poverty status, but in varying degree. Like white families, nonwhite families, seem to prefer the suburbs to the city for their children even when income is low: About a third of the suburban nonwhite families with children were poor in 1964. As a result, though in the suburbs fewer than a fifth of all persons counted poor were nonwhite, almost a fourth of the poor children aged 6–15 were nonwhite, as the figures below show. Shown also for the central-city residents is the percentage of white persons in each age group among the poor and the nonpoor.

[Percent]

Age	Central cities				Suburbs, poor nonwhite
	Total white	Nonpoor white	Poor		
			White	Nonwhite	
All ages	80	85	56	44	18
Under age 6	73	83	47	53	22
6–15	75	84	45	55	23
16–21	79	84	53	47	17
22–54	81	84	54	46	18
55–64	86	88	69	31	15
65 and over	90	92	83	17	10

An overview of the population profile for cities and their suburbs suggests wider differences by color than by economic status of the residents. Inside the central cities of metropolitan areas, 18 out of every 100 households were nonwhite compared with only 5 in the suburbs. But 19 out of 100 households inside the cities had income below the minimum poverty standard and in the suburbs outside 13 in 100 households were poor. Many more of the city households in poverty included young children or aged persons, but even nonpoor households in cities were at an economic disadvantage in terms of age. In a sixth of all the nonpoor city households the head was at least 65 years old. The families of such persons, many

TABLE 10.—Number and percentage distribution of persons per 1,000 households in metropolitan area by race, age, and poverty status in 1964

Race, poverty status, and age	Number		Percentage distribution	
	In central cities	Outside central cities	In central cities	Outside central cities
Total number of persons per 1,000 households	2,885	3,344	100.0	100.0
White	2,311	3,150	80.1	94.2
Poor [1]	277	275	9.6	8.2
Under age 16	95	105	3.3	3.1
Under age 6	44	44	1.5	1.3
Aged 6–15	51	61	1.8	1.8
Aged 16–21	17	23	.6	.7
Never married	15	17	.5	.5
Other [2]	2	6	.1	.2
Aged 22–64	96	95	3.3	2.8
Aged 65 and over	66	51	2.3	1.5
Unrelated individuals	42	27	1.5	.8
In families	24	24	.8	.7
Nonpoor	2,034	2,875	70.5	86.0
Under age 16	561	964	19.4	28.8
Under age 6	225	373	7.8	11.2
Aged 6–15	336	591	11.6	17.7
Aged 16–21	187	272	6.5	8.1
Never married	154	227	5.3	6.8
Other [2]	33	45	1.1	1.3
Aged 22–64	1,091	1,453	37.8	43.5
Aged 65 and over	195	185	6.8	5.5
Unrelated individuals	38	23	1.3	.7
In families	157	162	5.4	4.8
Nonwhite	574	194	19.9	5.8
Poor [1]	218	61	7.6	1.8
Under age 16	113	31	3.9	.9
Under age 6	50	13	1.7	.4
Aged 6–15	63	18	2.2	.5
Aged 16–21	19	5	.7	.1
Never married	15	4	.5	.1
Other [2]	4	1	.1	[3]
Aged 22–64	73	20	2.5	.6
Aged 65 and over	14	6	.5	.2
Unrelated individuals	9	3	.3	.1
In families	5	3	.2	.1
Nonpoor	356	132	12.3	3.9
Under age 16	110	46	3.8	1.4
Under age 6	47	19	1.6	.6
Aged 6–15	83	27	2.2	.8
Aged 16–21	35	14	1.2	.4
Never married	27	11	.9	.3
Other [2]	8	3	.3	.1
Aged 22–64	193	67	6.7	2.0
Aged 65 and over	17	6	.6	.2
Unrelated individuals	3	1	.1	[3]
In families	14	5	.5	.1

[1] Income of family unit or unrelated individual in 1964 below the poverty level of the SSA index.
[2] Includes any family heads or spouses under age 16.
[3] Less than 0.05 percent.

of whom are retired, usually don't have high income even when they are not poor. Outside the central cities only 1 in 8 families above the poverty line had an aged head (table 6).

The age distribution of household members in suburb and city points up sharply the different demands for facilities in the two types of community. There are fewer one-person units in the suburb than in the city, and suburban households more often include children. Consequently, a representative group of 1,000 households in the suburbs would include a total of 3,344 members, 459 more than a central-city cross section of the

same size. In the suburbs there would be 159 fewer poor persons but 617 more who were not in poverty. The suburban poverty roster would have only 2 less white names than the city roster, but on the suburban list there would be 61 nonwhite poor in addition—only a fourth as many as in the cities. Of the 495 persons in poverty in the city sample, 218 would be nonwhite (table 10).

The city households would include 114 poor children who might attend elementary or junior high school—children between age 6 and age 16—two-fifths more than the 79 in the suburbs. Nonpoor children this age would number 399 in the cities, but there would be 618 of them in the suburbs. Clearly it would take some doing to afford city children—whatever their race or economic status—the same educational opportunity as suburban children.

Seven percent of the members in the sample of city households and 8 percent in the suburbs would be never-married persons aged 16–21, young people who might be candidates for a high school or college diploma, and even in the city, 4 out of 5 would be white. Because children of the poor tend to leave school and marry earlier than children in families with high income most of these never-married young men and women would come from the nonpoor households of suburb and city.[12] Yet of the young adults in the city cross section, almost half again as many as in the suburbs would be poor and thus might have difficulty completing their education on their own. The number of never-married young adults above the poverty line in the city would be a fifth less than in the suburbs.

City households would outrank the suburban in the overall number of aged members, but much more so among the impoverished than among those better off. And even with respect to its nonwhite population the city would be at a disadvantage compared to the suburb. The city households included three and one-half times as many nonwhite poor as the suburban households, but 20 percent fewer nonpoor.

THE TASK AHEAD

The data presented are far from complete. Unquestionably the situation varies from city to city and from neighborhood to neighborhood within a city. All in all, however, the Nation's central cities in 1964 had to cope with segregation by age and by pocketbook as well as segregation by color. The stark struggle for a living that is the daily lot of many nonwhite residents must be endured by many white city dwellers as well. What is more, today's Pied Piper bids fair to leave the cities to the aged and move the children to the suburbs.

The aura of discontent spreads beyond the confines of the ghetto. In the United States there can be no divided cities. Not only for the poor but also for the nonpoor who still live in cities and the suburbanites who work in them the cities must be reclaimed.

[12] *Social Security Bulletin*, April 1966.